

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: ) CASE NO. 21-57135  
MAKYLA ABERNATHY )  
 )  
DEBTOR ) CHAPTER 7

**DEBTOR'S AMENDMENT TO CHAPTER 7 SCHEDULES, SUMMARY OF  
SCHEDULES AND STATISTICAL SUMMARY OF CERTAIN LIABILITIES  
AND RELATED DATA (28 U.S.C. Section 159)**

COMES NOW Debtor, and amend this Chapter 7 Schedules, Summary of  
Schedules and Statistical Summary of Certain Liabilities and Related Data (28 U.S.C.  
Section 159) as attached, to provide the following:

1.

Debtor amends Schedule A/B as attached.

2.

Debtor amends schedule C as attached.

3.

Debtor amends schedule D as attached.

4.

Debtor amends schedule I as attached.

5.

Debtor amends schedule J as attached

6.

Debtor amends the Statement of Intention as attached

7.

Debtors amend their Summary of Schedules and Statistical Summary of Certain

Liabilities and Related Data (28 U.S.C. Section 19) as attached to reflect current amounts.

WHEREFORE, Debtors pray that this Amendment be allowed, and for such other and further relief as the Court deems appropriate and just.

Date: December 5, 2021

Respectfully submitted  
/s/Tiffini Bell  
Tiffini Bell, Bar No. 676971  
Attorney for Debtor  
Holloway Bell, LLC  
1571 Phoenix Blvd, Ste 1  
Atlanta GA 30349  
678-390-3503 Telephone  
404-465-3634 Fax  
[tiffini@hblawatl.com](mailto:tiffini@hblawatl.com)

**Fill in this information to identify your case and this filing:**

Debtor 1 Makyla Rae Abernathy  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number 21-57135  
 (if know)

☒ Check if this is an amended filing

## Official Form 106A/B

**Schedule A/B: Property**

12/15

In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

**Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In**

## 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- ☐ No. Go to Part 2
- ☒ Yes. Where is the property?

1.1 5657 Union Pointe Place  
 Street address, if available, or other description

Union City GA 30291

City State ZIP Code

Fulton County

Country

**What is the property?** Check all that apply

- ☐ Single-family home
- ☐ Duplex or multi-unit building
- ☐ Condominium or cooperative
- ☐ Manufactured or mobile home
- ☐ Land
- ☐ Investment property
- ☐ Timeshare
- ☒ Other

**Who has an interest in the property?** Check one

- ☒ Debtor 1 only
- ☐ Debtor 2 only
- ☐ Debtor 1 and Debtor 2 only
- ☐ At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number:

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property?	Current value of the portion you own?
\$ <u>167,000.00</u>	\$ <u>167,000.00</u>

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

☐ Check if this is community property

## 2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....&gt;

\$ 167,000.00

**Part 2: Describe Your Vehicles**

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on *Schedule G: Executory Contracts and Unexpired Leases*.

## 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- ☐ No
- ☒ Yes

Debtor 1

Makyla Rae Abernathy  
First Name Middle Name Last Name

Case number(if known) 21-57135

3.1 Make: Honda  
Model: Civic  
Year: 2021  
Approximate mileage: 6339  
Other information:

Condition: Surrendered to creditor;

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? \$ 21,673.00  
Current value of the portion you own? \$ 21,673.00

3.2 Make: Lexus  
Model: IS  
Year: 2017  
Approximate mileage:       
Other information:

Condition:     

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? \$ 24,432.00  
Current value of the portion you own? \$ 24,432.00

3.3 Make: Jeep  
Model: Patriot  
Year: 2017  
Approximate mileage: 96000  
Other information:

Condition: Very Good;

Who has an interest in the property? Check one

- ☒ Debtor 1 only  
☐ Debtor 2 only  
☐ Debtor 1 and Debtor 2 only  
☐ At least one of the debtors and another  
☐ Check if this is community property (see instructions)

Do not deduct secured claims or exemptions. Put the amount of any secured claims on *Schedule D: Creditors Who Have Claims Secured by Property*:

Current value of the entire property? \$ 14,805.00  
Current value of the portion you own? \$ 14,805.00

4. **Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories**

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- ☒ No  
☐ Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here.....>

\$ 60,910.00

**Part 3: Describe Your Personal and Household Items**

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?

6. **Household goods and furnishings**

Do not deduct secured claims or exemptions.

Examples: Major appliances, furniture, linens, china, kitchenware

- ☐ No  
☒ Yes. Describe...

used HHG

\$ 1,500.00

7. **Electronics**

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- ☐ No  
☒ Yes. Describe...

used electronics

\$ 550.00

8. **Collectibles of value**

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- ☒ No  
☐ Yes. Describe...

9. **Equipment for sports and hobbies**

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- ☒ No  
☐ Yes. Describe...

Debtor 1

Makyla Rae Abernathy  
First Name Middle Name Last Name

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**10. Firearms***Examples:* Pistols, rifles, shotguns, ammunition, and related equipment

- ☒ No  
☐ Yes. Describe...

**11. Clothes***Examples:* Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- ☐ No  
☒ Yes. Describe...

used clothing	\$ <u>350.00</u>
---------------	------------------

**12. Jewelry***Examples:* Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems  
gold, silver

- ☒ No  
☐ Yes. Describe...

**13. Non-farm animals***Examples:* Dogs, cats, birds, horses

- ☒ No  
☐ Yes. Describe...

**14. Any other personal and household items you did not already list, including any health aids you did not list**

- ☒ No  
☐ Yes. Give specific information...

**15. Add the dollar value of the portion you own for all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write that number here.....**

\$2,400.00

**Part 4: Describe Your Financial Assets****Do you own or have any legal or equitable interest in any of the following?**

**Current value of the portion you own?**  
Do not deduct secured claims or exemptions.

**16. Cash***Examples:* Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

- ☒ No  
☐ Yes..... Cash ..... \$ \_\_\_\_\_

**17. Deposits of money***Examples:* Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses and other similar institutions. If you have multiple accounts with the same institution, list each.

- ☐ No  
☒ Yes..... Institution name:
- |                         |                           |                    |
|-------------------------|---------------------------|--------------------|
| 17.1. Checking account: | Navy Federal Credit Union | \$ <u>2,800.00</u> |
| 17.2. Checking account: | Chase                     | \$ <u>599.00</u>   |

**18. Bonds, mutual funds, or publicly traded stocks***Examples:* Bond funds, investment accounts with brokerage firms, money market accounts

- ☒ No  
☐ Yes.....

**19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture**

- ☒ No  
☐ Yes. Give specific information about them.....

**20. Government and corporate bonds and other negotiable and non-negotiable instruments**

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.  
 Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- ☒ No  
☐ Yes. Give specific information about them.....

Debtor 1

Makyla Rae Abernathy  
First Name Middle Name Last Name

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**21. Retirement or pension accounts**

*Examples:* Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- ☒ No  
☐ Yes. List each account separately

**22. Security deposits and prepayments**

Your share of all unused deposits you have made so that you may continue service or use from a company

*Examples:* Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- ☒ No  
☐ Yes.....

**23. Annuities** (A contract for a periodic payment of money to you, either for life or for a number of years)

- ☒ No  
☐ Yes.....

**24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.**

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- ☒ No  
☐ Yes.....

**25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit**

- ☒ No  
☐ Yes. Give specific information about them...

**26. Patents, copyrights, trademarks, trade secrets, and other intellectual property**

*Examples:* Internet domain names, websites, proceeds from royalties and licensing agreements

- ☒ No  
☐ Yes. Give specific information about them...

**27. Licenses, franchises, and other general intangibles**

*Examples:* Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- ☒ No  
☐ Yes. Give specific information about them...

**Money or property owed to you?**

**Current value of the portion you own?**

Do not deduct secured claims or exemptions.

**28. Tax refunds owed to you**

- ☒ No  
☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...

--

Federal: \$ 0.00  
State: \$ 0.00  
Local: \$ 0.00

**29. Family support**

*Examples:* Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- ☒ No  
☐ Yes. Give specific information....

**30. Other amounts someone owes you**

*Examples:* Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- ☒ No  
☐ Yes. Give specific information....

**31. Interests in insurance policies**

- ☒ No  
☐ Yes. Name the insurance company of each policy and list its value....

**32. Any interest in property that is due you from someone who has died**

- ☒ No  
☐ Yes. Give specific information....

Debtor 1

Makyla Rae Abernathy  
First Name Middle Name Last Name

Case number(if known) 21-57135

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

- ☒ No  
☐ Yes. Give specific information....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- ☒ No  
☐ Yes. Give specific information....

35. Any financial assets you did not already list

- ☒ No  
☐ Yes. Give specific information...

36. Add the dollar value of the portion you own for all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here.....>

\$ 3,399.00

**Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.**

37. Do you own or have any legal or equitable interest in any business-related property?

- ☒ No. Go to Part 6.  
☐ Yes. Go to line 38.

**Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.**

If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- ☒ No. Go to Part 7.  
☐ Yes. Go to line 47.

**Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above**

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- ☒ No  
☐ Yes. Give specific information...

54. Add the dollar value of all of your entries from Part 7. Write that number here .....

\$ 0.00

**Part 8: List the Totals of Each Part of this Form**

55. Part 1: Total real estate, line 2.....>		\$ 167,000.00
56. Part 2: Total vehicles, line 5	\$ 60,910.00	
57. Part 3: Total personal and household items, line 15	\$ 2,400.00	
58. Part 4: Total financial assets, line 36	\$ 3,399.00	
59. Part 5: Total business-related property, line 45	\$ 0.00	
60. Part 6: Total farm- and fishing-related property, line 52	\$ 0.00	
61. Part 7: Total other property not listed, line 54	+ \$ 0.00	
62. Total personal property. Add lines 56 through 61 .....	\$ 66,709.00	Copy personal property total▶
63. Total of all property on Schedule A/B. Add line 55 + line 62		+ \$ 66,709.00
		\$ 233,709.00

## Fill in this information to identify your case:

Debtor 1	Makyla Rae Abernathy		
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the: Northern District of Georgia			
Case number (if known)	21-57135		

☒ Check if this is an amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

## Part 1: Identify the Property You Claim as Exempt

## 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.

- ☒ You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)  
☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own  Copy the value from <i>Schedule A/B</i>	Amount of the exemption you claim  Check only one box for each exemption	Specific laws that allow exemption
Brief description: 5657 Union Pointe Place	\$ 167,000.00	<input checked="" type="checkbox"/> \$ 8,123.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(1)
Line from <i>Schedule A/B</i> : 1.1 Brief description: 2017 Jeep Patriot	\$ 14,805.00	<input checked="" type="checkbox"/> \$ 5,000.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(3)
Line from <i>Schedule A/B</i> : 3.3 Brief description: 2017 Jeep Patriot	\$ 14,805.00	<input checked="" type="checkbox"/> \$ 3,098.36 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(6)
Line from <i>Schedule A/B</i> : 3.3			

## 3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- ☒ No  
☐ Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?  
☐ No  
☐ Yes



Debtor

Makyla Rae Abernathy

First Name Middle Name Last Name

Case number (if known) 21-57135

**Part 2: Additional Page**

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own Copy the value from Schedule A/B	Amount of the exemption you claim Check only one box for each exemption	Specific laws that allow exemption
Household Goods - used HHG Brief description: Line from Schedule A/B: 6	\$ 1,500.00	<input checked="" type="checkbox"/> \$ 1,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(4)
Electronics - used electronics Brief description: Line from Schedule A/B: 7	\$ 550.00	<input checked="" type="checkbox"/> \$ 550.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(4)
Clothing - used clothing Brief description: Line from Schedule A/B: 11	\$ 350.00	<input checked="" type="checkbox"/> \$ 350.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(4)
Navy Federal Credit Union (Checking Account) Brief description: Line from Schedule A/B: 17.1	\$ 2,800.00	<input checked="" type="checkbox"/> \$ 2,800.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(6)
Chase (Checking Account) Brief description: Line from Schedule A/B: 17.2	\$ 599.00	<input checked="" type="checkbox"/> \$ 599.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Ga. Code Ann. § 44-13-100 (a)(6)
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	
Brief description: Line from Schedule A/B:	\$ _____	<input type="checkbox"/> \$ _____ <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	

## Fill in this information to identify your case:

Debtor 1 Makyla Rae Abernathy  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) \_\_\_\_\_  
First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number (if know) 21-57135

☒ Check if this is an amended filing

## Official Form 106D

**Schedule D: Creditors Who Have Claims Secured by Property**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

## 1. Do any creditors have claims secured by your property?

- ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
- ☒ Yes. Fill in all of the information below.

**Part 1:** List All Secured Claims

**2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

*Column A*  
**Amount of claim** Do not deduct the value of collateral.

*Column B*  
**Value of collateral that supports this claim**

*Column C*  
**Unsecured portion** If any

2.1	Describe the property that secures the claim:	\$ 28,108.00	\$ 21,673.00	\$ 6,435.00
American Honda Finance <small>Creditor's Name</small> Po Box 1027 <small>Number Street</small> Alpharetta GA 30009 <small>City State ZIP Code</small> <b>Who owes the debt?</b> Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim relates to a community debt Date debt was incurred <u>2021</u>	2021 Honda Civic - \$21,673.00  <b>As of the date you file, the claim is:</b> Check all that apply. <input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed  <b>Nature of lien.</b> Check all that apply. <input type="checkbox"/> An agreement you made (such as mortgage or secured car loan) <input type="checkbox"/> Statutory lien (such as tax lien, mechanic's lien) <input type="checkbox"/> Judgment lien from a lawsuit <input type="checkbox"/> Other (including a right to offset) _____ Last 4 digits of account number 6326			

2.2

Describe the property that secures the claim: \$ 26,132.00 \$ 24,432.00 \$ 1,700.00

Capital One Auto Finan

Creditor's Name

Po Box 259407

Number Street

Plano TX 75025

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 2020

2017 Lexus IS - \$24,432.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 1001

2.3

Describe the property that secures the claim: \$ 6,706.64 \$ 14,805.00 \$ 0.00

Navy Federal Credit Union

Creditor's Name

P.O. Box 3502

Number Street

Merrifield VA 22119

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred \_\_\_\_\_

2017 Jeep Patriot - \$14,805.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number

2.4

Describe the property that secures the claim: \$ 158,877.00 \$ 167,000.00 \$ 0.00

Pennymac Loan Services

Creditor's Name

6101 Condor Dr Ste 200

Number Street

Moorpark CA 93021

City State ZIP Code

Who owes the debt? Check one.

☒ Debtor 1 only☐ Debtor 2 only☐ Debtor 1 and Debtor 2 only☐ At least one of the debtors and another☐ Check if this claim relates to a community debt

Date debt was incurred 2020

5657 Union Pointe Place, Union City, GA 30291 - \$167,000.00

As of the date you file, the claim is: Check all that apply.

☐ Contingent☐ Unliquidated☐ Disputed

Nature of lien. Check all that apply.

☐ An agreement you made (such as mortgage or secured car loan)☐ Statutory lien (such as tax lien, mechanic's lien)☐ Judgment lien from a lawsuit☐ Other (including a right to offset) \_\_\_\_\_

Last 4 digits of account number 9307

Add the dollar value of your entries in Column A on this page. Write that number here:

\$ 219,823.64

**Part 2:** List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

## page 1

Debtor 1

Makyla Rae Abernathy  
First Name Middle Name Last Name

Case number (if known) 21-57135

	For Debtor 1	For Debtor 2 or non-filing spouse
<b>Copy line 4 here</b> ..... → 4.	\$ 5,013.17	\$
<b>5. List all payroll deductions:</b>		
5a. Tax, Medicare, and Social Security deductions	5a. \$ 1,360.86	\$
5b. Mandatory contributions for retirement plans	5b. \$ 0.00	\$
5c. Voluntary contributions for retirement plans	5c. \$ 0.00	\$
5d. Required repayments of retirement fund loans	5d. \$ 0.00	\$
5e. Insurance	5e. \$ 0.00	\$
5f. Domestic support obligations	5f. \$ 0.00	\$
5g. Union dues	5g. \$ 0.00	\$
5h. Other deductions. Specify: _____	5h. + \$ 0.00	+ \$
	\$	\$
	\$	\$
	\$	\$
<b>6. Add the payroll deductions.</b> Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	6. \$ 1,360.86	\$
<b>7. Calculate total monthly take-home pay.</b> Subtract line 6 from line 4.	7. \$ 3,652.31	\$
<b>8. List all other income regularly received:</b>		
<b>8a. Net income from rental property and from operating a business, profession, or farm</b> Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a. \$ 0.00	\$
<b>8b. Interest and dividends</b>	8b. \$ 0.00	\$
<b>8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive</b> Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c. \$ 0.00	\$
<b>8d. Unemployment compensation</b>	8d. \$ 0.00	\$
<b>8e. Social Security</b>	8e. \$ 0.00	\$
<b>8f. Other government assistance that you regularly receive</b> Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: _____	8f. \$ 0.00	\$
<b>8g. Pension or retirement income</b>	8g. \$ 0.00	\$
<b>8h. Other monthly income.</b> Specify: Turo Rental	8h. + \$ 1,243.95	+ \$
<b>9. Add all other income.</b> Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	9. \$ 1,243.95	\$
<b>10. Calculate monthly income.</b> Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$ 4,896.26	\$
<b>11. State all other regular contributions to the expenses that you list in Schedule J.</b> Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify: _____	11. + \$ 0.00	
<b>12. Add the amount in the last column of line 10 to the amount in line 11.</b> The result is the combined monthly income. Write that amount on the <i>Summary of Your Assets and Liabilities and Certain Statistical Information</i> , if it applies	12. \$ 4,896.26	
<b>13. Do you expect an increase or decrease within the year after you file this form?</b> <input type="checkbox"/> No. Decrease as Debtor surrendered Honda Civic which she was using for Turo. <input checked="" type="checkbox"/> Yes. Explain:		<b>Combined monthly income</b>

## Fill in this information to identify your case:

Debtor 1 Makyla Rae Abernathy  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing) First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia  
 (State)

Case number 21-57135  
 (If known)

Check if this is:

- ☒ An amended filing
- ☐ A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

## Official Form 106J

## Schedule J: Your Expenses

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

## Part 1: Describe Your Household

## 1. Is this a joint case?

- ☒ No. Go to line 2.
- ☐ Yes. Does Debtor 2 live in a separate household?
- ☐ No
- ☐ Yes. Debtor 2 must file Official Form 106J-2, *Expenses for Separate Household of Debtor 2*.

## 2. Do you have dependents?

☒ No☐ Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Do not list Debtor 1 and Debtor 2.

Do not state the dependents' names.

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

☐ No

☐ Yes

## 3. Do your expenses include expenses of people other than yourself and your dependents?

☒ No

☐ Yes

## Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental *Schedule J*, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on *Schedule I: Your Income* (Official Form 106I.)

## 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

Your expenses

4. \$ 866.31

## If not included in line 4:

4a. Real estate taxes

4a. \$ 0.00

4b. Property, homeowner's, or renter's insurance

4b. \$ 0.00

4c. Home maintenance, repair, and upkeep expenses

4c. \$ 50.00

4d. Homeowner's association or condominium dues

4d. \$ 85.00

Debtor 1 Makyla Rae Abernathy  
 First Name Middle Name Last Name

Case number (if known) 21-57135

		Your expenses
5.	<b>Additional mortgage payments for your residence</b> , such as home equity loans	5. \$ 0.00
6.	<b>Utilities:</b>	
6a.	Electricity, heat, natural gas	6a. \$ 150.00
6b.	Water, sewer, garbage collection	6b. \$ 100.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c. \$ 165.00
6d.	Other. Specify: _____	6d. \$ 0.00
7.	<b>Food and housekeeping supplies</b>	7. \$ 300.00
8.	<b>Childcare and children's education costs</b>	8. \$ 0.00
9.	<b>Clothing, laundry, and dry cleaning</b>	9. \$ 100.00
10.	<b>Personal care products and services</b>	10. \$ 100.00
11.	<b>Medical and dental expenses</b>	11. \$ 50.00
12.	<b>Transportation.</b> Include gas, maintenance, bus or train fare. Do not include car payments.	12. \$ 150.00
13.	<b>Entertainment, clubs, recreation, newspapers, magazines, and books</b>	13. \$ 100.00
14.	<b>Charitable contributions and religious donations</b>	14. \$ 0.00
15.	<b>Insurance.</b> Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a.	Life insurance	15a. \$ 0.00
15b.	Health insurance	15b. \$ 0.00
15c.	Vehicle insurance	15c. \$ 400.00
15d.	Other insurance. Specify: _____	15d. \$ 0.00
16.	<b>Taxes.</b> Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	16. \$ 0.00
17.	<b>Installment or lease payments:</b>	
17a.	Car payments for Vehicle 1	17a. \$ 470.00
17b.	Car payments for Vehicle 2	17b. \$ 245.36
17c.	Other. Specify: _____	17c. \$ 0.00
17d.	Other. Specify: _____	17d. \$ 0.00
18.	<b>Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</b>	18. \$ 0.00
19.	<b>Other payments you make to support others who do not live with you.</b> Specify: _____	19. \$ 0.00
20.	<b>Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.</b>	
20a.	Mortgages on other property	20a. \$ 0.00
20b.	Real estate taxes	20b. \$ 0.00
20c.	Property, homeowner's, or renter's insurance	20c. \$ 0.00
20d.	Maintenance, repair, and upkeep expenses	20d. \$ 0.00
20e.	Homeowner's association or condominium dues	20e. \$ 0.00

Debtor 1 Makyla Rae Abernathy  
First Name Middle Name Last Name

Case number (if known) 21-57135

21. **Other.** Specify: \_\_\_\_\_

21. +\$ 0.00

+ \$ \_\_\_\_\_

+ \$ \_\_\_\_\_

22. **Calculate your monthly expenses.**

22a. Add lines 4 through 21.

22a. \$ 3,331.67

22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 22c. Add line 22a and 22b. The result is your monthly expenses.

22b. \$ \_\_\_\_\_

22c. \$ 3,331.67

23. **Calculate your monthly net income.**

23a. Copy line 12 (*your combined monthly income*) from *Schedule I*.

23a. \$ 4,896.26

23b. Copy your monthly expenses from line 22c above.

23b. - \$ 3,331.67

23c. Subtract your monthly expenses from your monthly income.  
The result is your *monthly net income*.

23c. \$ 1,564.59

24. **Do you expect an increase or decrease in your expenses within the year after you file this form?**

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

☒ No.

☐ Yes.

Explain here:



**Fill in this information to identify your case:**

Debtor 1 Makyla Rae Abernathy  
 First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
 First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number (if known) 21-57135

☒ Check if this is  
 an amended  
 filing

**Official Form 108****Statement of Intention for Individuals Filing Under Chapter 7**

12/15

If you are an individual filing under chapter 7, you must fill out this form if:

- creditors have claims secured by your property, or
- you have leased personal property and the lease has not expired.

You must file this form with the court within 30 days after you file your bankruptcy petition or by the date set for the meeting of creditors, whichever is earlier, unless the court extends the time for cause. You must also send copies to the creditors and lessors you list on the form.

If two married people are filing together in a joint case, both are equally responsible for supplying correct information. Both debtors must sign and date the form.

Be as complete and accurate as possible. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known).

**Part 1: List Your Creditors Who Have Secured Claims**

1. For any creditors that you listed in Part 1 of *Schedule D: Creditors Who Have Claims Secured by Property* (Official Form 106D), fill in the information below.

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: <u>Capital One Auto Finan</u> Description of property securing debt: <u>2017 Lexus IS</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes
Creditor's name: <u>Pennymac Loan Services</u> Description of property securing debt: <u>5657 Union Pointe Place</u>	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Creditor's name: <u>American Honda Finance</u> Description of property securing debt: <u>2021 Honda Civic</u>	<input checked="" type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: _____	<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes

Debtor

Makyla Rae Abernathy

Case number(if known) 21-57135

Identify the creditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's name: Navy Federal Credit Union	<input type="checkbox"/> Surrender the property. <input type="checkbox"/> Retain the property and redeem it. <input checked="" type="checkbox"/> Retain the property and enter into a <i>Reaffirmation Agreement</i> . <input type="checkbox"/> Retain the property and [explain]: <hr/>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Description of property securing debt: 2017 Jeep Patriot		

**Part 2: List Your Unexpired Personal Property Leases**

For any unexpired personal property lease that you listed in *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G), fill in the information below. Do not list real estate leases. *Unexpired leases* are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).

**Describe your unexpired personal property leases Will the lease be assumed?**

**Part 3: Sign Below**

Under penalty of perjury, I declare that I have indicated my intention about any property of my estate that secures a debt and any personal property that is subject to an unexpired lease.

✕ /s/ Makyla Rae Abernathy  
Signature of Debtor 1

✕ \_\_\_\_\_  
Signature of Debtor 2

Date 12/05/2021  
MM/DD/YYYY

Date 12/05/2021  
MM/DD/YYYY

American Honda Finance  
Po Box 1027  
Alpharetta, GA 30009

Navy Federal Credit Union  
P.O. Box 3502  
Merrifield, VA 22119

Bank Of America  
Po Box 982238  
El Paso, TX 79998

Pennymac Loan Services  
6101 Condor Dr Ste 200  
Moorpark, CA 93021

Caine & Weiner  
Po Box 55848  
Sherman Oaks, CA 91413

Us Dept Of Ed/Glelsi  
Po Box 7860  
Madison, WI 53707

Capital One Auto Finan  
Po Box 259407  
Plano, TX 75025

Citi  
Po Box 6217  
Sioux Falls, SD 57117

Comenitybank/Ny&Co  
Po Box 182789  
Columbus, OH 43218

Dhi Mtg  
10700 Pecan Park Blvd #450  
Austin, TX 78750

Discover Fin Svcs Llc  
Po Box 15316  
Wilmington, DE 19850

Georgia Department of Revenue  
1800 Century Blvd  
Atlanta, GA 30303

Internal Revenue Service  
401 W. Peachtree St. NW  
Atlanta, GA 30308

Jpmcb Card  
201 N. Walnut St//De1 1027  
Wilmington, DE 19801

Navy Federal Cr Union  
Po Box 3700  
Merrifield, VA 22119

## Fill in this information to identify your case:

Debtor 1 Makyla Rae Abernathy  
First Name Middle Name Last Name

Debtor 2  
 (Spouse, if filing)   
First Name Middle Name Last Name

United States Bankruptcy Court for the: Northern District of Georgia

Case number 21-57135  
(If known)

☒ Check if this is an amended filing

## Official Form 106Sum

## Summary of Your Assets and Liabilities and Certain Statistical Information 12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

## Part 1: Summarize Your Assets

		Your assets Value of what you own
1. <i>Schedule A/B: Property</i> (Official Form 106A/B)		
1a. Copy line 55, Total real estate, from <i>Schedule A/B</i> .....		\$ <u>167,000.00</u>
1b. Copy line 62, Total personal property, from <i>Schedule A/B</i> .....		\$ <u>66,709.00</u>
1c. Copy line 63, Total of all property on <i>Schedule A/B</i> .....		\$ <u>233,709.00</u>

## Part 2: Summarize Your Liabilities

		Your liabilities Amount you owe
2. <i>Schedule D: Creditors Who Have Claims Secured by Property</i> (Official Form 106D)		
2a. Copy the total you listed in Column A, <i>Amount of claim</i> , at the bottom of the last page of Part 1 of <i>Schedule D</i> .....		\$ <u>219,823.64</u>
3. <i>Schedule E/F: Creditors Who Have Unsecured Claims</i> (Official Form 106E/F)		
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of <i>Schedule E/F</i> .....		\$ <u>0.00</u>
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of <i>Schedule E/F</i> .....		+ \$ <u>91,170.00</u>
<b>Your total liabilities</b>		\$ <u>310,993.64</u>

## Part 3: Summarize Your Income and Expenses

4. <i>Schedule I: Your Income</i> (Official Form 106I)		
Copy your combined monthly income from line 12 of <i>Schedule I</i> .....		\$ <u>4,896.26</u>
5. <i>Schedule J: Your Expenses</i> (Official Form 106J)		
Copy your monthly expenses from line 22c of <i>Schedule J</i> .....		\$ <u>3,331.67</u>

Debtor 1

Makyla Abernathy

First Name

Middle Name

Last Name

Case number (if known) 21-57135

**Part 4: Answer These Questions for Administrative and Statistical Records****6. Are you filing for bankruptcy under Chapters 7, 11, or 13?**

- ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
- ☒ Yes

**7. What kind of debt do you have?**

- ☒ **Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
- ☐ **Your debts are not primarily consumer debts.** You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

**8. From the *Statement of Your Current Monthly Income*:** Copy your total current monthly income from Official Form 122A-1 Line 11; **OR**, Form 122B Line 11; **OR**, Form 122C-1 Line 14.

\$ 3,513.78

**9. Copy the following special categories of claims from Part 4, line 6 of *Schedule E/F*.****Total claim****From Part 4 on *Schedule E/F*, copy the following:**

9a. Domestic support obligations (Copy line 6a.)	\$ 0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$ 0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$ 0.00
9d. Student loans. (Copy line 6f.)	\$ 0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$ 0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$ 0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$ 0.00

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: ) CASE NO. 21-57135  
MAKYLA ABERNATHY )  
 )  
DEBTOR ) CHAPTER 7

**DECLARATION UNDER THE PENALTY OF PERJURY**

I declare under the penalty of perjury that the foregoing is true and correct to the best of my knowledge, information and belief.

*Makyla Abernathy*

ID x95fUR4WvQK1wbYhGbuLnic3

/s/

Makyla Abernathy

Dated December 5, 2021

Penalty for making false statement or concealing property:

Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. 152 and 3571

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF GEORGIA  
ATLANTA DIVISION

IN RE: ) CASE NO. 21-57135  
MAKYLA ABERNATHY )  
 )  
DEBTOR ) CHAPTER 7

**CERTIFICATE OF SERVICE**

The undersigned hereby certifies under penalty of perjury: That I am more than 18 years of age, and that on this day, I served a copy of the within Debtor's Amendment to Chapter 7 Schedules and Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data (28 U.S.C. Section 159) filed in this bankruptcy case upon the following by depositing a copy of same in U.S. Mail with sufficient postage affixed thereon to ensure delivery to:

Makyla Abernathy 5657 Union Pointe Union City, GA 30291	S. Gregory Hays, Trustee 2964 Peachtree Road, Suite 555 Atlanta, Ga 30326
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Date: December 5, 2021

Respectfully submitted  
/s/ Tiffini Bell  
Tiffini Bell, Bar No. 676971  
Attorney for Debtor  
Holloway Bell, LLC  
1571 Phoenix Blvd, Ste 1  
Atlanta GA 30349  
678-390-3503 Telephone  
404-465-3634 Fax  
[tiffini@hblawatl.com](mailto:tiffini@hblawatl.com)